

# CLAREMONT EAP IMPACT

January-March 2010

Employee Newsletter

## DID YOU KNOW?

- Free "Simple Will" Kits are available from Claremont EAP
- A free credit report is available once per year
- Claremont EAP provides legal referrals for family law, consumer issues, traffic violations, and personal injury
- Referrals are available for child care, adult/eldercare, adoption assistance, school/college selection, and pet care

800.834.3773

[www.claremonteap.com](http://www.claremonteap.com)

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## MAKE THIS YOUR HEALTHIEST YEAR

If you're looking for resolutions that will promote your overall good health while fitting in naturally with your normal routine -- look no further.

The following resolutions are easy to keep. They emphasize positive accomplishments so you can focus on success instead of failure. Keep just one of them, and you'll feel better when next year rolls around.

### Cut out useless calories

Fat is the major source of extra calories; every fat gram contains nine calories, more than twice as many as in a gram of carbohydrates. Trim fat from your diet with simple substitutions: low-fat frozen yogurt for ice cream, oil-free instead of oil-based salad dressings, lean cuts of meat or fish instead of well-marbled steaks. Resolve that no more than 25 percent to 30 percent of your calories will come from fat.

Skipping meals or following "exotic" diets to become model-slim can be dangerous and is usually ineffective long term. Pounds lost this way will almost certainly come back -- along with a few more. A balanced, healthful diet is easy to maintain throughout your life.

### Quit smoking -- one day at a time

Within 24 hours after your last cigarette, you will notice real health benefits: Your blood pressure and pulse will return to normal, you'll have better circulation in your hands and feet, and your risk of heart attack will start to decrease. And if you can quit for one day, you can probably quit for another.

### Take regular walks

Studies have found that you don't have to exercise vigorously to receive health benefits; you just need to exercise regularly. Walking at a moderate pace for 30 minutes most days of the week will help you maintain aerobic fitness and decrease your risk of heart disease. It will also keep muscles flexible, reduce stress and help prevent osteoporosis.

### Have your cholesterol checked

A blood test called a lipoprotein profile will tell you your cholesterol levels. An optimum total cholesterol level is less than 200 mg/dl, and an optimum LDL is less than 100 mg/dl. If your total level is between 200 and 240 mg/dl, you are considered borderline high; above 240 is considered high. If your cholesterol levels are not in the optimum range, or if you have other risk factors for developing heart disease, talk to your doctor about how to lower your levels. Diet and exercise may be enough, but medication may also be needed.

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## WANT TO SAVE MONEY IN A TOUGH ECONOMY? GO ON A FEE HUNT

With a worsening economy, many Americans are taking extra care to keep their cash and plastic in their wallets. However, the number and amount of fees for all sorts of everyday expenses and items are like an invisible vacuum for nickels, dimes and dollars that could otherwise be put to better use. The solution? Awareness of where these multitude of fees are utilized, effective planning, scrutinizing of bills and most importantly, comparison-shopping.

**Here's a list of fees large and small that you should watch for and stamp out or minimize over the coming months:**

**Bank fees:** Let's start with the obvious. Fees at banks and other savings institutions have recently been reported at all-time highs. Bankrate.com reported last fall that ATM surcharges, bounced check fees and monthly service fees all increased from September 2007 to September 2008. ATM surcharges are at a national average of \$1.97, up nearly 11 percent, bounced check fees rose an average 2.5 percent to \$28.95 and monthly account service fees hit \$11.97, up a nickel from 2007. Bankrate also reported that the minimum account balance that customers need to maintain to avoid those fees rose to an average of \$3,461.84, up 4 percent. Also, some banks charge fees for the usage of debit cards, which consumers use to avoid paying credit card fees.

Before vacations and trips to places where your bank doesn't have ATMs, make sure you withdraw the cash you'll need ahead of time, and only for expenses you have planned. Watch your balances like a hawk so you don't risk overdrafts - and remember that signing up for overdraft protection will cost you another fee -- and start comparison-shopping at banks and credit unions for the lowest account minimums to avoid fees. As for debit cards, talk to your bank about any fees they may charge on their debit cards that carry a major credit card logo, particularly if there are awards attached to its use.

**Credit card fees:** These can eat you alive. Late fees, processing fees, and surcharges on cash advances are just some of the fees that banks and credit card companies use to increase their revenue. Just as you become more diligent in examining your banking options, apply the same standards to your credit cards.

**Portfolio management fees:** Also known as assets under management (AUM) fees, these are various fees that might be assessed against professionally managed portfolios. It is always important to understand these fees, see how they compare with competing types of portfolios and investments and keep an eye on what triggers them.

**Travel fees:** It will be interesting to see what the travel industry does about the heaps of fees it charges with the slowing economy, but you shouldn't assume you'll get a break if you actually do get to travel this summer. So be vigilant. Check on airline cancellation and change fees. Some airlines still offer liberal and flexible cancellation policies. Others may be more restrictive, yet that may be offset by other considerations.

Pack light so you won't have to pay a second bag fee or an overweight fee for a single bag. Query prospective hotels on all the charges they can potentially tack on to your bill for things you don't plan to use like gym or certain entertainment fees. If you've never done that, it's time to start. Also, check on parking and in-room Internet access fees. Weigh the cost of travel insurance against potentially pricey cancellation fees and hotel room charges that you'll automatically have to pay if your trip is delayed by weather or an emergency. And make sure you query your rental car company on fees that apply to the places you're going and whether it may be cheaper to rent in town than from the airport.

Avoid retailers who charge restocking fees, particularly for electronics. And sign up for loyalty programs that not only give you bonus points to use on future purchases but provide you special money-off coupons online, in the mail or at the register.

## IMPROVING YOUR LISTENING SKILLS IN BUSINESS SITUATIONS

**"No one ever listened himself out of a job."**

**Calvin Coolidge**

Every day in business situations, you use your listening skills: when meeting with the boss or clients; when an employee has a problem or complaint; when talking with colleagues; and during department meetings. Because people listen six times faster than they talk, they often have the tendency to tune out. Good listening skills help you hear the whole message without burying it beneath a layer of judgments and preconceptions. These tips will help you hone your listening skills in the workplace.

### Prepare

To get ready for an important meeting, conversation or presentation:

- Write down what you need to know and keep that information in front of you.
- Be prepared to be fully present no phone-call interruptions, schedules to meet or nagging worries.
- Decide that it's important for you to listen, and you'll find it easier to do so.

### While You're Listening

- Take notes. Jot down important points. Don't try to write down everything; you won't be able to listen effectively. Review your information immediately after the meeting, conversation or presentation.
- Relate what's being said to your own needs. This is especially helpful if a great deal of it seems boring or irrelevant.
- Ask questions to get the information you need.
- Rephrase to make sure you understand. "If I understand you correctly, you're saying..." "Am I hearing this right? You think..." "To sum up, then, you feel..."

- Show the speaker you're listening: eye contact, erect posture, leaning in. Add an occasional nod, raised eyebrow or smile of understanding.
- Avoid judging as you're listening. Get the whole story in a neutral frame of mind. Be especially wary about listening only for what you want to hear.
- Listen all the way to the end. Avoid listening just long enough to get what you think is the main idea, then tuning out.
- Avoid interrupting or taking over the conversation.
- To probe deeper, ask open-ended questions: "Why is that so?" "When is that the case?" "How is that true?"
- Consider the context. Has the speaker just been reprimanded, asked to complete a difficult project, received good/bad news from home? Does the speaker have a particular history with you or the subject of your conversation?
- Avoid trying to formulate your own statements or questions while the other person is talking.



## MAKE THIS YOUR HEALTHIEST YEAR

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### Drink alcohol in moderation, or not at all

Moderate alcohol is defined as no more than two drinks a day for men and no more than one drink a day for women and all people over the age of 65. A standard drink is one 12-ounce bottle of beer or wine cooler; one 5-ounce glass of wine; 1.5 ounces of 80-proof distilled spirits. Drinking at these levels usually is not associated with health risks and may help prevent certain forms of heart disease. If you drink, dilute drinks with water or a low-calorie mixer, or make every second drink a nonalcoholic one.

### Be nice

A hostile attitude makes you more prone to heart attacks and other stress-related diseases. Keep an open mind: Instead of always thinking the worst of people, try to see their side of things. Count to 10 before you decide someone is "out to get you."

### Eat more fruits and vegetables

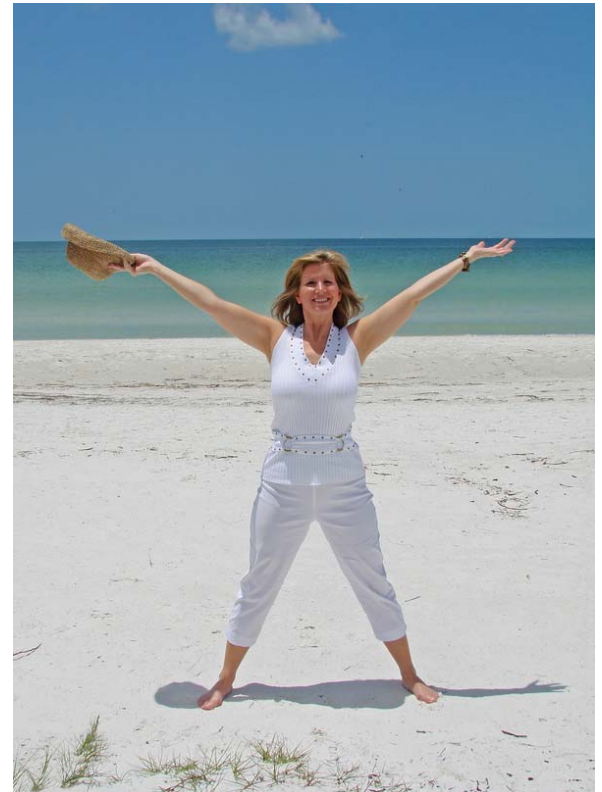
Studies show that a daily diet containing at least five servings of fruits and vegetables can reduce your risk of developing certain cancers. To add extra servings to your diet: Drink 100 percent fruit juice with your meals; have a mid-morning fruit snack; double the amount of vegetables in soups and stews.

### Manage your stress

Uncontrolled stress can have a negative impact on your physical and mental well-being. Regular exercise and relaxation techniques such as focused breathing or involvement in a hobby on a regular basis can help you gain perspective on your problems and relieve anxiety.

### Pat yourself on the back

Take stock of your accomplishments and assets at least once a month. Self-confidence is a potent antidote to stress.



## CLAREMONT EAP

Claremont distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance.

You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

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